

CLASSIFICATION AND TEST AUDIT INQUIRIES

PROPER SUBMISSION OF ESSENTIAL INFORMATION

For the Classification/Test Audit Departments to operate effectively it is important that we have the full cooperation of every carrier, agent and employer in providing us with the essential information we need to make classification rulings and to otherwise be of service to you. The following instructions are intended to reduce and in some cases eliminate the need for the Bureau's having to develop additional information in order to resolve certain classification issues.

The information the Classification Department and/or the Test Audit Department needs to properly respond to inquiries from carriers, agents and employers on classification questions is:

- A complete listing of all Pennsylvania operating locations.
- The exact name (as shown in Item 1 of the policy) and address of the business in question.
- The Bureau file number (if available) of the business in question (see Rating and Underwriting Reference via Application Login).
- A full and accurate written description of the business in question, including any available audits, loss control reports and/or insurance application information.
- Reason why a change in classification is being requested, i.e., has a substantial change in operations of the employer occurred recently?
- The name, title, and telephone number of a management representative whom a Bureau field representative can contact to schedule an appointment with the employer (in the event that a Bureau survey is necessary).
- Employer's website address.

If a carrier or an agent is requesting a classification review in conjunction with a policy audit, the audit worksheets for the policy(s) in question should accompany the request and, if applicable, the name(s) and a detailed job description of the employee(s) whose payroll allocation is being questioned. Please note the importance of this item since a considerable amount of time would be saved by our not having to ask for this information by return correspondence. Also note that it is not the role of the Bureau to become involved in every dispute involving the allocation of a particular employee's payroll to a given classification. Allocations of payroll are made by the carrier. Since the Bureau did not perform the audit we do not normally have the relevant facts on which to base an opinion or render a decision. Issues/disputes of this kind should initially be referred to the carrier's regional audit manager for resolution.

Upon receipt the Bureau will determine whether the information given to us is sufficient for us to make a determination on which classification applies to the employer's operations. In those cases where the information provided is not sufficient the Bureau will usually schedule the employer for a field survey/special audit or issue a "Description of Operations Questionnaire." Following the field survey/audit or receipt of the completed questionnaire we will issue a ruling

on the matter which will be communicated in writing to authorized parties. These decisions are subject to further review as delineated in the Bureau's Appeal Procedure.

With respect to telephone requests please note that an official, binding Bureau decision on classification/audit matters can not be provided over the telephone. However, the Bureau will offer opinions as requested. To that end a carrier, agent or employer who telephones us on a classification/audit question should:

- Identify himself/herself and indicate the firm he/she represents;
- Give the name, address and Bureau file number (if available) of the employer in question;
- Be knowledgeable of the facts surrounding the situation and prepared to provide specific responses to any questions asked.

As a reminder, please remember that the Bureau is in a position to reply only to an employer relative to its own account, the authorized agent or carrier of record or other representative of the employer (providing the Bureau has received a signed letter on the employer's letterhead authorizing the representative to act on the employer's behalf in the matter at issue).